granting of loans. However, cases have been reported from time to time where duplicate/ fake documents of house property were used to avail loans. In such case, suitable action such as filing of FIR with the CBI/Police, strict disciplinary action against the erring offcials is taken.

Further, Reserve Bank of India as a part of its supervisory responsibility has been advising banks from time to time about the common fraud prone areas and the measures to be taken by them to prevent/reduce the incidence of frauds/corruptions in banks. RBI has advised the Banks to take several precautionary measures in this regard.

Reserve Bank of India has reported that position as per quarterly returns being submitted by the Public Sector Banks in respect of action taken against delinquent employees for their involvement in cases of corrupt practices, during the last four years is given in the Statement. (*See* below).

(d) The Punjab National Bank (PNB) has reported that PNB Housing Finance Ltd. (PNBHFL) had sanctioned 32 housing loans aggregating Rs. 288 lacs in October and November, 2001. The loans were secured by mortgage of 32 flats. Later , when it turned out that there was an element of fraud in the transactions, the CBI registered cases on 11.6.2002 against the officials of PNBHFL and the fraudsters. The cases are presently pending in the CBI Court at Patiala House. civil cases/writ has also been filed in the Tis Hazari Court, Karkardoma Court and Delhi High Court and are *sub-judice*. PNB has further reported that PNBHFL was able to recover Rs. 301 lacs on 25th March, 2008 from the sale of the flats mortgaged to the bank by undertaking actions under SARFAESI Act. Two erring officials of PNBHFL were removed from service on 13.6.05 and 23.6.05 respectively after due disciplinary procedures.

Statement

Details of Action taken against delinquent employees for their involvement in case of Corrupt Practices

Year	No. of employees Convicted	No. of employees awarded Major/ Minor Penalties	Out of 11 dismissed/ discharged/ removed	No. of employees Acquitted	No. of employees against whom prosecution is pending in the Court (as on Dec., 31)	No. of employees against whom departmental proceedings are pending (as on Dec., 31)
	I	II	III	IV	V	VI
2004	10	486	71	17	172	405
2005	27	487	60	12	258	405
2006	34	529	82	22	262	592
2007	77	437	60	16	268	429

Delay in refund orders to income-tax payers

4218. SHRI N.R. GOVINDARAJAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Income-Tax Department has not issued refund orders to several thousand income-tax payers for the year 2007-08 in Delhi;

(b) whether most of these tax payers are having income below Rs. 10 lakh;

(c) if so, what are the reasons for delay of issuing refund orders by 31st March, 2008; and

(d) how many refund orders in Delhi are pending as on 31 March, 2008 and by when all these tax payers will be issued refund orders?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) Yes, Sir.

(c) Some delay is caused due to acute shortage of manpower as more than 25% of sanctioned posts are lying vacant in the department. In some cases, verification of taxes paid or deducted is required causing delay in issuing of the refund till verification process is over. The Income-Tax Department is trying to fill up these vacancies with the object of reducing the processing time. Computerized processing of returns has been introduced to ensure timely issuance of refund. In some cases refunds are delayed due to reasons attributable to assessees, like—

(i) Non-quoting/wrong quoting of PAN number by the assessee.

(ii) Non-furnishing of bank account details by the assessee.

(iii) Incorrect/different addresses given in the Income Tax Returns.

(iv) Pending de-duplication of PAN.

(d) about 2.91 lakhs refund cases are to be processed for returns filed during the F.Y. 2007-08. Normally, returns are processed with in four months of receipt. However, the statutory time limit for processing of the returns filed during the F.Y. 2007-08 is 31st March, 2009. It has always been the endeavour of the department to issue refunds to the tax payers on priority at the earliest.

Suicides by Farmers

4219. SHRI A. VIJAYARAGHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware of the reported continuing farmers suicide in Vidarbha region, Maharashtra, due to inability to pay back loans during April, 2008;

(b) if so, the details of action taken including the debt of farmers as loan taken from various sources as on today, State-wise, category-wise; and

(c) the measures taken to give reflief to farmers from above debt menace?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) To provide relief to the farmers in the 31 districts of Maharashtra (6 districts in Vidarbha), Andhra Pradesh (AP), Karnataka and Kerala, where a large number of farmers have committed suicide supposedly due to agricultural indebtedness, the Government has implemented a comprehensive Debt Relief Package. Thr package provided waiver of entire interest on overdue loans as on 1.7.2006 such that all farmers had no past interest burden as on that date. Further, the overdue loans of the farmers as on 1.7.2006 has been rescheduled over a period of 3-5 years with a one year moratorium and additional credit flow has been ensured during the years 2006-07 and 2007-08 to these farmers who have been made eligible for fresh loans.